



**SAUDI ARABIA
FACTS & FIGURES
2019**

Bank Audi

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Geography

Surface (in sqkm)	2,149,690
Land boundaries' length (in km)	4,431
Coastline length (in km)	2,640
Maximum altitude: Jabal Sawda' (in m)	3,133

Demography

Population (in thousands)	34,218
Population annual growth rate (2009-2019)	2.2%
Population under 15 years (% of total population)	22%
Population density (per sqkm)	16
Urban population (% of total population)	84%
Unemployment rate	6.0%
Life expectancy at birth	75
Infant mortality rate (per 1,000 live births)	6
Human Development Index (UNDP)	0.857

Education

Adult literacy rate

Male	97%
Female	93%

Primary, intermediate and secondary education

Number of students (000s)	5,813
Number of schools	35,743
Number of teachers	493,214

Health

Number of hospitals	498
Number of beds	76,988
Number of physicians	113,146
Residents per hospital bed	444
Residents per physician	302

Technology Diffusion

Number of telephone mainlines (per 100 people)	16.0
Number of cellular subscribers (per 100 people)	122.6
Number of internet users (per 100 people)	93.3
Number of broadband subscribers (per 100 people)	20.2

Infrastructure

Roadway length (paved in km)	47,529
Railway length (in km)	5,410
Airport runways	214
o.w. Paved runways	82
o.w. Unpaved runways	132
Ports	Ad-Dammam, Al Jubayl, Jeddah, Yanbu' Al Sinaiyah

General

Currency	Saudi Riyal
Official language	Arabic, English (widely understood)
Number of provinces	13

	2017	2018	2019
Macroeconomic Indicators			
GDP (US\$ billion)	688.6	786.5	793.0
o.w. Agriculture, forestry and fishing	2.5%	2.2%	2.2%
o.w. Industry	38.3%	42.7%	40.3%
o.w. Electricity, gas and water	1.6%	1.7%	1.6%
o.w. Construction	6.0%	5.1%	5.5%
o.w. Trade and services	51.6%	48.2%	50.3%
Real GDP growth	-0.7%	2.4%	0.3%
o.w. Oil GDP growth	-3.1%	3.1%	-3.6%
o.w. Non-oil GDP growth	1.3%	2.2%	3.3%
GDP per capita (US\$)	21,114	23,539	23,174
Real Sector			
Oil sector (US\$ million)			
Mining and quarrying value added	174,870	235,363	220,455
Petroleum refining value added	22,262	28,612	27,748
Crude oil production (million b/d)	10.0	10.3	9.8
Crude oil exports (million barrels)	2,543	2,691	2,569
Non-oil sector (US\$ million)			
Non-oil value added	491,455	522,546	544,764
Non-oil exports/Total exports	23.3%	21.3%	22.6%
Agriculture, forestry and fishing value added	17,411	17,496	17,710
Manufacturing value added			
(excluding petroleum refining)	66,512	72,136	71,690
Number of operating industrial units	7,759	7,520	7,625
Number of workers in operating industrial units	1,051,686	1,048,724	981,688
Electricity, gas and water value added	10,832	13,137	12,580
Power generation capacity (in MW)	56,361	53,534	53,104
Number of electricity subscribers (in 000s)	9,050	9,414	9,759
Power sold (millions of kWh)	288,657	289,929	279,678
Construction value added	41,225	40,399	43,641
Cement production (in 000s of tons)	47,128	41,937	44,341
Domestic cement sales (in 000s of tons)	47,061	40,715	42,323
Trade and services value added	355,476	379,378	399,143
Number of passengers at the airports (in thousands)	92,421	99,639	103,346
Number of flights	741,293	771,379	770,317
Cargo handled at the airports (in 000s of tons)	942	728	665

	2017	2018	2019
External Sector (US\$ million)			
Exports	221,862	294,387	261,530
Imports	123,401	125,638	132,248
Foreign trade	345,262	420,025	393,778
Trade balance	98,461	168,749	129,282
Services account balance	-60,443	-63,422	-53,464
Current account balance	10,464	71,972	46,949
Exports/Imports	179.8%	234.3%	197.8%
Current account/GDP	1.5%	9.2%	5.9%
Main export recipients			
China	11.7%	13.3%	18.3%
India	8.9%	8.9%	10.5%
Japan	12.1%	11.2%	10.2%
USA	8.3%	8.7%	5.1%
Main import sources			
China	15.3%	15.9%	18.8%
USA	13.5%	13.7%	11.8%
UAE	6.5%	8.5%	7.2%
Germany	5.8%	5.5%	4.9%
Main export products			
Mineral products	76.9%	79.0%	77.7%
Plastics	7.7%	7.1%	7.3%
Chemicals	6.3%	6.8%	7.0%
Main import products			
Machinery and transport equipment	39.6%	38.1%	41.2%
Chemical and base metal products	18.6%	18.6%	18.4%
Foodstuffs	5.6%	5.0%	4.9%
Public Finance (US\$ billion)			
Total revenues	184.4	241.5	247.2
Total expenditures	248.0	287.9	282.5
Budget balance	-63.6	-46.4	-35.4
Revenues/Expenditures	74.4%	83.9%	87.5%
Budget balance/Expenditures	-25.6%	-16.1%	-12.5%
Revenues/GDP	26.8%	30.7%	31.2%
Expenditures/GDP	36.0%	36.6%	35.6%
Budget balance/GDP	-9.2%	-5.9%	-4.5%
Total government debt	118.2	149.3	180.8
Total government debt/GDP	17.2%	19.0%	22.8%

	2017	2018	2019
Monetary Situation (US\$ million)			
Money supply M2	434,311	443,685	477,328
Other quasi-monetary deposits	47,068	50,620	52,043
M3 (M2 + other quasi-monetary deposits)	481,379	494,305	529,371
Net foreign assets	527,011	521,804	512,827
o.w. Net foreign assets of SAMA	488,895	489,564	494,034
o.w. Net foreign assets of commercial banks	38,117	32,240	18,793
Average 3-month interest rates on deposits			
Saudi Riyal	1.81%	2.45%	2.63%
US Dollar	1.26%	2.31%	2.33%
Prices			
Cost of living index	-0.8%	2.5%	-2.1%
Cost of living Index by category			
Foodstuffs and beverages	-0.8%	6.5%	2.1%
Restaurants and hotels	0.5%	7.5%	3.2%
Clothing and footwear	-3.0%	-7.0%	-1.4%
Miscellaneous goods and services	-0.1%	0.3%	-0.4%
Housing, water, electricity, gas and other fuels	-0.7%	-1.2%	-8.6%
Health	0.0%	3.8%	0.1%
Furnishings and household equipment	-1.9%	1.5%	-0.6%
Education	0.5%	0.3%	2.5%
SR/US\$ exchange rate	3.75	3.75	3.75
Saudi Capital Markets (US\$ billion)			
Stock market capitalization	451	496	2,407
Stock market capitalization/GDP	65.4%	63.0%	303.5%
Trading value	223	232	235
Trading value/Market capitalization	49.5%	46.8%	9.8%
Number of transactions (in millions)	21.9	25.0	28.4
Number of listed companies	179	190	199
General Share Price Index	7,226	7,827	8,389
Change in General Share Price Index	0.2%	8.3%	7.2%
P/E ratio (times)	15.2	15.8	19.5
P/BV ratio (times)	1.7	1.8	4.3
Stock Market Capitalization by Sector (US\$ billion)			
Energy	23.4	8.6	1,890.4
Banks	125.8	165.2	184.1
Petrochemical industries and cement	146.9	159.0	144.5
Services	77.7	80.1	94.9
Telecommunications	40.9	53.7	61.3
Food and Beverages	25.2	19.5	21.1
Insurance	10.7	9.7	10.5

	2017	2018	2019
Banking System (US\$ million)			
Number of banks	25	26	26
Number of branches	2,069	2,064	2,076
Number of ATMs	18,333	18,685	18,882
Number of point of sale terminals	303,464	351,645	438,618
Total assets	626,904	639,506	701,634
Total deposits	435,500	446,270	478,928
Loans to the private sector	360,301	370,384	397,555
Capital accounts	96,247	93,757	104,878
Net profits	11,695	12,839	13,417
Assets/GDP	91.0%	81.3%	88.5%
Deposits/GDP	63.2%	56.7%	60.4%
Loans to the private sector/GDP	52.3%	47.1%	50.1%
Asset growth	2.2%	2.0%	9.7%
Deposit growth	0.1%	2.5%	7.3%
Loan growth	-0.9%	2.8%	7.3%
Residents per branch	15,763	16,189	16,483
Deposits per capita (US\$)	13,379	13,441	14,424
Deposits per branch (US\$ million)	210	216	231
Loans to the private sector/Deposits	82.7%	83.0%	83.0%
Capital adequacy ratio	20.4%	20.3%	19.4%
NPLs/Total loans	1.6%	2.0%	1.9%
Liquid assets/Total assets	21.6%	22.3%	25.4%
ROAA	1.9%	2.0%	2.0%
ROAE	12.5%	13.5%	13.5%

TOP 10 BANKS BY ASSETS (US\$ BILLION)

National Commercial Bank	118.6	120.6	135.3
Al Rajhi Bank	91.5	97.1	102.4
Riyad Bank	57.7	61.3	70.9
Saudi British Bank	50.0	46.6	70.8
Samba Financial Group	60.7	61.3	68.2
Arab National Bank	45.8	47.6	48.9
Banque Saudi Fransi	51.4	50.7	47.5
Alinma Bank	30.6	32.4	35.2
Saudi Investment Bank	25.0	25.6	26.9
Bank AlJazira	18.2	19.5	23.1

SAUDI ARABIA

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Licensed by the Capital Market Authority

(License No. 06017-37)

Capital: SR 100,000,000 fully paid

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